



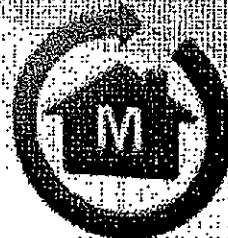
Home Loan Assistance

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Home Affordable Modification

Federal government home loan modification program

If you've suffered a hardship that is affecting your ability to make your mortgage payments or have already missed a payment, you may be able to receive a more affordable mortgage payment under the Home Affordable Modification Program.


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Is a Home Affordable Modification right for me?

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Program goal

Home Affordable Modification is one of the federal government's Making Home Affordable programs. The government's goal for modifying your loan is to make your monthly payments **31%** of your gross (pre-tax) monthly income.

Eligibility

You may be eligible to modify your home loan under the Home Affordable Modification Program, if:

your home is your primary residence

the amount you owe on your first mortgage is equal to or less than:

- \$729,750 for 1 unit
- \$934,200 for 2 units
- \$1,129,250 for 3 units
- \$1,403,400 for 4 units

you are experiencing a financial hardship, such as a job loss, divorce or medical emergency

your current mortgage was taken out before January 1, 2009

your payment on your first mortgage (including principal, interest, taxes, flood and hazard insurance, and homeowners association dues, if applicable) is more than **31%** of your current gross (before taxes and deductions) monthly income

Is your loan an FHA loan? If so, try modifying your loan under the federal government's **FHA Home Affordable Modification Program**.

Estimate your reduced home loan payment¹

If you are not eligible

Program at a glance

Making Home Affordable Program - Home Affordable Modification ... <http://homeloanhelp.bankofamerica.com/en/home-affordable-modifica...>



Step 1: If you meet the minimum eligibility requirements, call us to request a Home Affordable Modification. We'll review your situation, confirm that you meet the requirements for this program and then send you a financial information packet.



Step 2: Once you've received your packet, you'll need to fill-out the forms and collect your documents. Sign and return the information to us as soon as possible. We can't evaluate you for a trial modification without all of your required documentation.



Step 3: If you qualify for the program, you'll enter a trial period of at least 3 months. Making all of your payments during this trial period will demonstrate that you can afford the modified payments and that they work within your budget.



Step 4: If you successfully make all of your Trial Period Plan payments, you will receive a Modification Agreement defining the changes. After this document has been signed, notarized and returned to us, your modification will be officially made permanent.

Get more details on the Home Affordable Modification Program.

There are no fees and no minimum credit requirements with the Home Affordable Modification Program, a part of the federal government's Making Home Affordable program.

Get Started

¹ This calculation is for informational purposes only, is based upon unverified information you provided at our website and should not be construed to mean that you qualify or do not qualify for a home loan modification. We are required to consider other factors in assessing whether you qualify for a home loan modification.

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Home Affordable Unemployment Program
Home Affordable Modification
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
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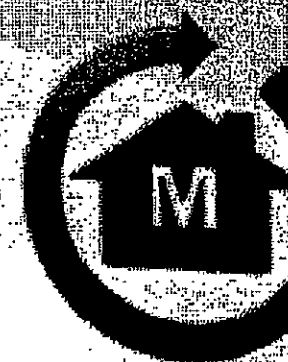
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Home Affordable Modification

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Now that I'm in the process, what's next?

If you're already in the process of being evaluated for a modification of your loan through the federal government's Home Affordable Modification Program, we can help you understand what you need to do next.

I have made all three payments during my trial period

If you successfully make your Trial Period Plan payments during the trial period, you will be approved for a permanent modification of your loan. You must continue making your Trial Period Plan payments until you receive letter and Modification Agreement from us — this may be longer than 3 months.

The Modification Agreement you receive from us defines the changes to your home loan. This agreement must be signed, notarized and returned to us before your modification becomes permanent.

We strongly encourage you to continue making your monthly mortgage payments at least in the amount of Trial Period Plan payments until you receive this agreement and your modification has been officially made permanent. Not staying current on your monthly mortgage payments could negatively impact your credit.

In addition, the amount of any missed payments will be added to your unpaid principal balance, which could increase the amount of your payments after the loan is permanently modified.

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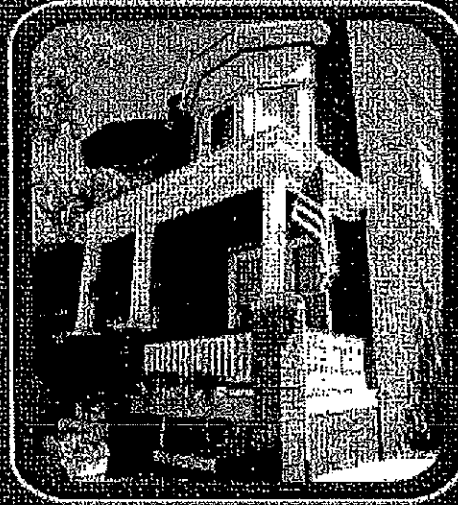
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EXHIBIT P



Making Home AffordableSM Program
Handbook for Servicers of Non-GSE Mortgages

Version 2.0
As of September 22, 2010

1 Eligibility

1.1 HAMP Eligibility Criteria

A loan is eligible for HAMP if the servicer verifies that all of the following criteria are met:

First lien	The mortgage loan is a first lien mortgage loan originated on or before January 1, 2009. This includes mortgages secured by: <ul style="list-style-type: none"> • Cooperative shares, • Condominium units, and • Manufactured housing (the first lien mortgage loan must secure the manufactured home and the land, both of which must be classified as real property under applicable state law).
Not previously HAMP modified	The mortgage loan has not been previously modified under HAMP. For more information, refer to the Continued Eligibility guidance in Section 1.2.
Delinquent or in imminent default	The mortgage loan is delinquent or default is reasonably foreseeable. Loans currently in foreclosure are eligible.
Owner-occupied, single family property	The mortgage loan is secured by a one- to four-unit property, one unit of which is the borrower's principal residence. Additionally, a loan may be considered for HAMP if: <ul style="list-style-type: none"> • The property was originally non-owner occupied, but the servicer can verify that it is currently the borrower's principal residence. • The borrower is temporarily displaced (e.g., military service, temporary foreign service assignment, or incarceration) but was occupying the property as his or her principal residence immediately prior to his or her displacement, intends to occupy the property as his or her principal residence upon his or her return and the current occupant is not a tenant.
Not vacant or condemned	The property securing the mortgage loan is not vacant or condemned.
Financial hardship	A borrower has documented a financial hardship and represented that he or she does not have sufficient liquid assets to make the monthly mortgage payments.
Minimum monthly mortgage payment ratio	The borrower's monthly mortgage payment (including principal, interest, taxes, insurance, and when applicable, association fees) prior to the modification is greater than 31 percent of the borrower's verified monthly gross income.
Escrow account established	The borrower agrees to set up an escrow account for taxes and hazard and flood insurance prior to the beginning of the trial period if one does not currently exist.

EXHIBIT Q

07-Jun-2010 07:54 PM Bank of America 469-201-1111

3/7



Executive Customer Relations
Office of the CEO and President

June 7, 2010

REDACTED

Bank of America account ending: **REDACTED**
Property Address:

Dear **REDACTED**

Bank of America's Office of the CEO and President ("Bank of America") acknowledges receipt of your inquiry dated May 28, 2010 filed with the State of Nevada Attorney General.

Your correspondence inquired about Bank of America's loan modification process and the delays you may have experienced. I was unsuccessful reaching you to discuss your concerns; however, I was able to research your loan thoroughly.

Our records indicate you submitted a request for workout assistance on July 15, 2009; however, Bank of America did not receive financial documents in order to review the loan for assistance until September 9, 2009. On November 11, 2009, your loan was reviewed for workout assistance through the Making Homes Affordable ("MHA") program and D'Lontay Leaks was your assigned workout negotiator. The loan was denied workout assistance through the MHA program on February 17, 2010, due to the loan not being in default. One of the guidelines under the MHA program requires the loan be 60 days delinquent. While we regret the delays you may have experienced, the recent interest in government loan modification programs has increased tremendously, which in turn has resulted in longer processing times.

March 4, 2010, Bank of America associate, Karen Moncada, informed you Bank of America needed current financial documents in order to proceed with the loan for a modification review. Our records indicate that you have not submitted the requested financial documents. In order to review the loan for modification assistance, Bank of America will need the following:

- Financial Information Worksheet (Enclosed)
- IRS Form 4506-T or 4506T-EZ (Enclosed)
- Most recent tax return with all schedules
- Copies of pay stubs for the immediate past two months
- Copies of bank statements for the immediate past two months
- Reliable, third party documentation of any other earned income, including but not limited to the following:
 - ❖ If you are self employed: the most recent quarterly Profit and Loss Statement with year to date earnings
 - ❖ If you receive benefit income: evidence of the amount and frequency of the benefits, plus evidence of receipts of payment.

Bank of America, CORPORATE CENTER
100 North Tryon St., Charlotte, NC 28255-0001

Enclosed Envelope

07-Jun-2010 07:54 PM Bank of America 469-201-1111

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June 7, 2010

REDACTED

- ❖ If you receive unemployment benefits: a monetary determination letter and evidence of the duration of benefit eligibility
- ❖ If you would like to include alimony, separation maintenance, or child support: copies of a divorce decree, court decree or legal agreement filed with the court that provides the amount, frequency, and duration of payments, plus evidence of receipt of payment.

Please fax this information to me directly at 1.866.766.5518 within seven (7) business days. Also, notate the loan number on top of each page and send to my attention.

Please note that loan modification assistance is not a guarantee and is dependent on many factors. Bank of America will exhaust every effort to assist you. If you seek assistance with regards to your loan modification, you may contact our Home Retention Department ("HRD"). HRD may be reached at 1.800.669.0102.

Please be assured that Bank of America acknowledges the difficulties you may have experienced. Our responsibility as a servicer is to offer a resolution to any customer who qualifies under specific program requirements. Be further assured that the experience which you describe is a departure from our commitment to providing the highest standards of quality customer service. We hope that the foregoing clarifies the reasons for our decisions.

REDACTED, thank you for this opportunity to be of service. If you should require additional assistance, please contact me directly at 1.214.571.2408. My normal business hours are Monday through Friday, 8 a.m. to 5 p.m. Central.

Sincerely,




Maegan Farrell Smith
Regulatory Relationship Team
Bank of America Home Loans and Insurance

Enclosure(s)

EXHIBIT R

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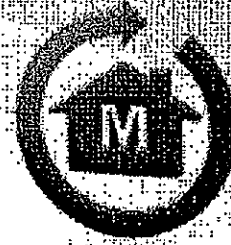
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Program goal

Home Affordable Modification is one of the federal government's Making Home Affordable programs. The government's goal for modifying your loan is to make your monthly payments **31%** of your gross (pre-tax) monthly income.

Eligibility

You may be eligible to modify your home loan under the Home Affordable Modification Program, if:

your home is your primary residence

the amount you owe on your first mortgage is equal to or less than:

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- \$1,403,400 for 4 units

you are experiencing a financial hardship, such as a job loss, divorce or medical emergency

your current mortgage was taken out before January 1, 2009

your payment on your first mortgage (including principal, interest, taxes, flood and hazard insurance, and homeowners association dues, if applicable) is more than **31%** of your current gross (before taxes and deductions) monthly income

Is your loan an FHA loan? If so, try modifying your loan under the federal government's **FHA Home Affordable Modification Program**.

Estimate your reduced home loan payment¹

If you are not eligible

Program at a glance

Making Home Affordable Program - Home Affordable Modification ... <http://homeioanhelp.bankofamerica.com/en/home-affordable-modifica...>



Step 1: If you meet the minimum eligibility requirements, call us to request a Home Affordable Modification. We'll review your situation, confirm that you meet the requirements for this program and then send you a financial information packet.



Step 2: Once you've received your packet, you'll need to fill-out the forms and collect your documents. Sign and return the information to us as soon as possible. We can't evaluate you for a trial modification without all of your required documentation.



Step 3: If you qualify for the program, you'll enter a trial period of at least 3 months. Making all of your payments during this trial period will demonstrate that you can afford the modified payments and that they work within your budget.



Step 4: If you successfully make all of your Trial Period Plan payments, you will receive a Modification Agreement defining the changes. After this document has been signed, notarized and returned to us, your modification will be officially made permanent.

Get more details on the Home Affordable Modification Program.

There are no fees and no minimum credit requirements with the Home Affordable Modification Program, a part of the federal government's Making Home Affordable program.

Get Started

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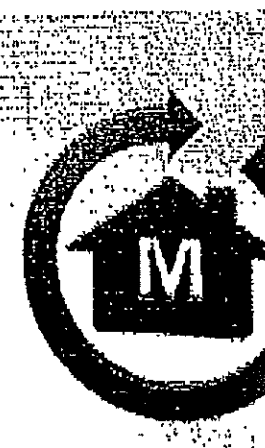
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Is a Home Affordable Modification right for me?

Program goal

Home Affordable Modification is one of the federal government's Making Home Affordable programs. The government's goal for modifying your loan is to make your monthly payments **31%** of your gross (pre-tax) monthly income.

Eligibility

You may be eligible to modify your home loan under the Home Affordable Modification Program, if:

- your home is your primary residence
- the amount you owe on your first mortgage is equal to or less than:
 - \$729,750 for 1 unit
 - \$934,200 for 2 units
 - \$1,129,250 for 3 units
 - \$1,403,400 for 4 units
- you are experiencing a financial hardship, such as a job loss, divorce or medical emergency
- your current mortgage was taken out before January 1, 2009
- your payment on your first mortgage (including principal, interest, taxes, flood and hazard insurance, and

homeowners association dues, if applicable) is more than **31%** of your current gross (before taxes and deductions) monthly income

Is your loan an FHA loan? If so, try modifying your loan under the federal government's **FHA Home Affordable Modification Program**.

Estimate your reduced home loan payment¹

If you are not eligible

Program at a glance

Step 1: If you meet the minimum eligibility requirements, call us to request a Home Affordable Modification. We'll review your situation, confirm that you meet the requirements for this program and then send you a financial information packet.

Step 2: Once you've received your packet, you'll need to fill-out the forms and collect your documents. Sign and return the information to us as soon as possible. We can't evaluate you for a trial modification without all of your required documentation.

Step 3: If you qualify for the program, you'll enter a trial period of at least 3 months. Making all of your payments during this trial period will demonstrate that you can afford the modified payments and that they work within your budget.

Step 4: If you successfully make all of your Trial Period Plan payments, you will receive a Modification Agreement defining the changes. After this document has been signed, notarized and returned to us, your modification will be officially made permanent.

Get **more details** on the Home Affordable Modification Program.

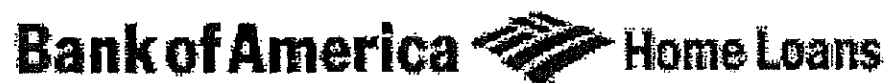
There are no fees and no minimum credit requirements with this program.

Get Started

¹ This calculation is for informational purposes only, is based upon unverified information you provided at our website and should not be construed as a guarantee that you qualify for a home loan modification. We are required to consider other factors in assessing whether you qualify for a home loan modification.

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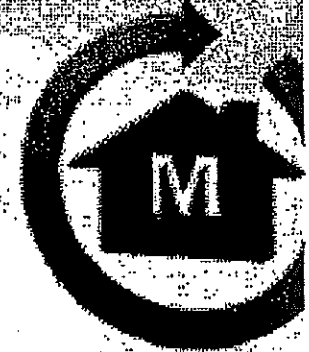
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FHA Home Affordable Modification

The Federal Housing Administration Home Affordable Modification Program

If you have an FHA-insured home loan and you're having trouble paying your mortgage, you may be able to receive a more affordable mortgage payment under this government program.


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Is the FHA Home Affordable Modification Program right for me?

Program goal

The FHA Home Affordable Modification Program is part of the federal government's Making Home Affordable program. The goal of this program is to help homeowners with an FHA-insured mortgage lower their monthly mortgage payments to a sustainable level.

Eligibility

You may be eligible¹ to modify your FHA home loan under the FHA Home Affordable Modification Program if:

your first mortgage is an FHA-insured home loan

How do I know?

you have had your FHA-insured mortgage for at least 12 months

Less than a year?

you are the owner of the home and you live in it as your primary residence

have made at least 4 full payments during the life of your loan

you are having trouble paying your mortgage (e.g. if you've had an increase in your mortgage payment, a

reduction in your income or have suffered a hardship that has increased your expenses, such as medical bills)

the total amount you pay each month (including mortgage principal, interest, taxes, flood and hazard insurance, and homeowners association dues, if applicable) is generally more than 31% of your current gross (before taxes and deductions) income

Estimate your reduced home loan payment²

This calculator will help you estimate your current payment-to-income ratio and how much your monthly payment may be reduced if you qualify under the federal government's FHA Home Affordable Modification Program.

Gross monthly income

Total income of all borrowers listed on your mortgage before taxes and any other adjustments.

\$ 0

Total monthly mortgage payment

Including tax, insurance, interest and homeowner association dues, if applicable. Do not include any payments on your second mortgage.

\$ 0

Calculate

If you may not be eligible

Please fill out our **Financial Worksheet** and we'll look at your financial information and compare it to all possible FHA home loan assistance solutions and let you know what other options may be available to you.

Program at a glance

Step 1: If you think you meet the minimum eligibility requirements, or even if you are not sure, please call us to request an FHA Home-Affordable Modification assessment. We'll review your situation, confirm whether or not you meet the requirements of this program and then send you a financial information packet.

Step 2: Once you've received your packet, you need to fill out the forms and collect your documents. Sign and return the information to us as soon as possible. We can't evaluate you for

a trial modification without all of your required documentation.

Step 3: If you qualify for the program, you'll enter a 3-month trial period. Making all of your payments during this trial period will demonstrate that you can afford the modified payments and that they work within your budget.

Step 4: If you successfully make all of your Trial Period Plan payments, you'll receive a Modification Agreement defining the changes that must be signed, notarized and returned to us; then your modification will be officially made permanent.

Get **more details** on the FHA Home Affordable Modification Program.

There are no fees and no minimum credit score requirements with this program, however you will be responsible for certain costs, expenses and fees associated with the servicing of your loan (e.g., foreclosure attorney fees, etc.). These were incurred by you before you entered into the FHA Home Affordable Modification Program. When your FHA Home Affordable Modification becomes final, all prior late charges will be waived.

Get Started

¹ These eligibility requirements are informational and are not intended as a commitment to modify your home loan nor is this an exhaustive list of parameters of the Program.

² This calculation is for informational purpose only, is based upon unverified information you provided at our website and should not be construed as a guarantee that you qualify or do not qualify for a home loan modification. We are required to consider other factors in assessing whether you qualify for a home loan modification.

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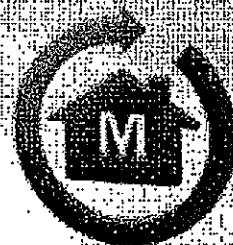
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FHA Home Affordable Modification

**The Federal Housing Administration
Home Affordable Modification Program**

If you have an FHA-insured home loan and you're having trouble paying your mortgage, you may be able to receive a more affordable mortgage payment under this government program.


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The FHA Home Affordable Modification Program is part of the federal government's Making Home Affordable program. The goal of this program is to help homeowners with an FHA-insured mortgage lower their monthly mortgage payments to a sustainable level.

Eligibility

You may be eligible¹ to modify your FHA home loan under the FHA Home Affordable Modification Program if:

your first mortgage is an FHA-insured home loan

How do I know?

you have had your FHA-insured mortgage for at least 12 months

Less than a year?

you are the owner of the home and you live in it as your primary residence

have made at least four full payments during the life of your loan

you are having trouble paying your mortgage (e.g. if you've had an increase in your mortgage payment, a reduction in your income or have suffered a hardship that has increased your expenses, such as medical bills)

the total amount you pay each month (including mortgage principal, interest, taxes, flood and hazard insurance, and homeowners association dues, if applicable) is generally more than 31% of your current gross (before taxes and deductions) income

Estimate your reduced home loan payment²**If you may not be eligible****Program at a glance**

Step 1: If you think you meet the minimum eligibility requirements, or even if you are not sure, please call us to request an FHA Home Affordable Modification assessment. We'll review your situation, confirm whether or not you meet the requirements of this program and then send you a financial information packet.



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Get more details on the FHA Home Affordable Modification Program.

There are no fees and no minimum credit score requirements with this program, however you will be responsible for certain costs, expenses and fees associated with the servicing of your loan (e.g., foreclosure attorney fees, etc.). These were incurred by you before you entered into the FHA Home Affordable Modification Program. When your FHA Home Affordable Modification becomes final, all prior late charges will be waived.

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If you've suffered a hardship that is affecting your ability to make your mortgage payments or have already missed a payment, you may be able to receive a more affordable mortgage payment under the Home Affordable Modification Program.



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Now that I'm in the process, what's next?

If you're already in the process of being evaluated for a modification of your loan through the federal government's Home Affordable Modification Program, we can help you understand what you need to do next.

I have made all three payments during my trial period

If you successfully make your Trial Period Plan payments during the trial period, you will be approved for a permanent modification of your loan. You must continue making your Trial Period Plan payments until you receive a letter and Modification Agreement from us — this may be longer than 3 months.

The Modification Agreement you receive from us defines the changes to your home loan. This agreement must be signed, notarized and returned to us before your modification becomes permanent.

We strongly encourage you to continue making your monthly mortgage payments at least in the amount of Trial Period Plan payments until you receive this agreement and your modification has been officially made permanent. Not staying current on your monthly mortgage payments could negatively impact your credit.

In addition, the amount of any missed payments will be added to your unpaid principal balance, which could increase the amount of your payments after the loan is permanently modified.

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EXHIBIT U



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Loan Assistance Home

Loan Assistance Solutions

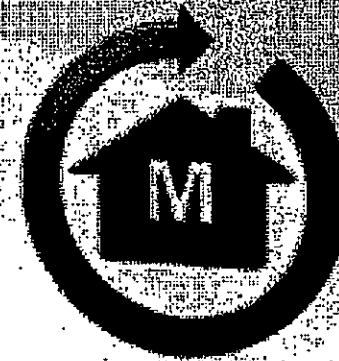
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FHA Home Affordable Modification

The Federal Housing Administration Home Affordable Modification Program

If you have an FHA-insured home loan and you're having trouble paying your mortgage, you may be able to receive a more affordable mortgage payment under this government program.



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Now that I'm in the process, what's next?

If you're already in the process of modifying your loan through the federal government's FHA Home Affordable Modification Program, we can help you understand what you need to do next.



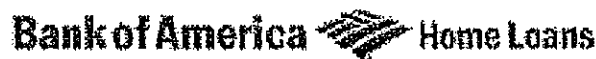
I have been approved for a Trial Period Plan

If you qualify, you'll receive a Trial Period Plan Notice outlining the terms and the amount of your Trial Period Plan mortgage payments (our estimate of what your payments will be if your loan is permanently modified). To begin your trial period you can either send us your first Trial Period Plan payment or call and make a payment over the phone at no additional charge. At this time, these payments cannot be made at your banking center.

Your trial period will last 3 or 4 months, depending on your circumstances. Making your Trial Period Plan payment on a timely basis is essential. This will show us that you can afford the modified payments—this is required to receive a permanent modification.

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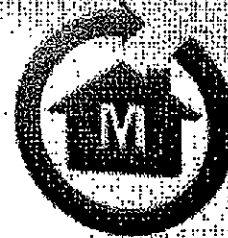
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Now that I'm in the process, what's next?

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If you're already in the process of modifying your loan through the federal government's FHA Home Affordable Modification Program, we can help you understand what you need to do next.

I have been approved for a Trial Period Plan

If you qualify, you'll receive a Trial Period Plan Notice outlining the terms and the amount of your Trial Period Plan mortgage payments (our estimate of what your payments will be if your loan is permanently modified). To begin your trial period you can either send us your first Trial Period Plan payment or call and make a payment over the phone at no additional charge. At this time, these payments cannot be made at your banking center.

Your trial period will last three or four months, depending on your circumstances. Making your Trial Period Plan payments on a timely basis is essential. This will show us that you can afford the modified payments—this is required to receive a permanent modification.

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¹ These eligibility requirements are informational and are not intended as a commitment to modify your home loan nor is this an exhaustive list of the parameters of the Program.

² This calculation is for informational purposes only, is based upon unverified information you provided at our website and should not be construed to mean that you qualify or do not qualify for a home loan modification. We are required to consider other factors in assessing whether you qualify for a home loan modification.

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EXHIBIT V

REDACTED

SEP-21-2010 00:53 FROM:

TO: REDACTED

You're on your way toward
a more affordable mortgage payment.

To accept our offer,
make your first payment today.

REDACTED

Loan Number REDACTED

September 09, 2010

Dear REDACTED

We are pleased to tell you that you are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the next step toward qualifying for more affordable and sustainable mortgage payments. Please read this letter so that you understand all the steps you need to take to permanently modify your mortgage, starting with your first trial payment. Remember, there are no fees associated with this program.

What you need to do

To accept this offer you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send in your monthly trial period payments—instead of your normal monthly mortgage payments—as follows:

1 st payment: \$1,046.56 by 10/01/2010 2 nd payment: \$1,046.56 by 11/01/2010 3 rd payment: \$1,046.56 by 12/01/2010

Payment coupons are included in this package if you wish to send your payment in the mail, or you can call us at 1.800.669.6650 and we can deduct your payment directly from your checking account. (There are no fees to make your payment by phone.)

If you do not make each trial period payment in the month in which it is due, your loan will not be modified under the Home Affordable Modification Program. Please also note that your existing loan requirements remain in effect and unchanged during the trial period.

If you successfully make all of your trial period plan payments, complete housing counseling (as explained on the enclosed page entitled Housing Counseling) and return any additional documents that may be required, you may receive a Modification Agreement defining your loan modification terms that must be signed, notarized and returned to us. At that time, your modification will be officially permanent.

If you have any questions, if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at 1.800.669.6650 as we may be able to help you.

We are glad you have been accepted into a trial period plan with the Home Affordable Modification Program. Start it today by making your first payment.

Home Retention Division
BAC Home Loans Servicing, LP

Bank of America  Home Loans

*1-800-669-2423
our file is now in
this Dept*

P.S. For your convenience, and to ensure you receive all required program documents in a timely manner, this package may be sent via multiple delivery methods and to all addresses on file with us.

Attachments: (1) Frequently Asked Questions, (2) Additional Trial Period Plan Information and Legal Notices, (3) Housing Counseling, (4) Payment Coupons

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